



TIPP

Texas **Income Protection Plan**
For State Employees **ERS**



Texas Income Protection PlanSM

Short-term and long-term disability insurance for active employees

TIPP is administered by Alight Solutions.

www.texasincomeprotectionplan.com

Ask Yourself ...

What would happen if you couldn't work due to an illness, injury or pregnancy?

- Would paying your bills be stressful?
- Would you have to use your savings?

Among working Americans:

1 in 5

People can expect to be out of work for at least 1 year because of a disabling condition before they reach retirement age.¹

90%

Of all workers consider their ability to earn an income as their most important financial resource¹

TIPP can help!

- Disability coverage protects your income so you can pay your bills and focus on your health.

¹ Life and Health Insurance Foundation for Education

TIPP Overview

Coverage for Plan Year 2026



Coverage Detail	Short-Term Disability Coverage	Long-Term Disability Coverage
Monthly amount the participant will receive	66% of your monthly salary up to \$10,000 of salary	60% of your monthly salary up to \$10,000 of salary
Length of benefits	Up to five and a half months (a maximum of 166 days) after the completion of your waiting period.	Until you are able to return to work or until you reach your Maximum Benefit Period (based on the age you become disabled) or based on the condition causing your disability.
Timeframe until the participant's benefits start	You complete a waiting period of 14 consecutive days and at the same time use all your sick leave.	You complete a waiting period of 180 consecutive days and at the same time use all your sick leave.
Integration of benefits	TIPP benefits are reduced if you get other disability payments. The minimum benefit is 10% of your monthly salary.	
Claims	<p>After your first six months of coverage, file your disability claims as soon as possible but within a year from the first day of your disability. You have two options to file your claims:</p> <ul style="list-style-type: none"> Use the online self-service option at www.texasincomeprotectionplan.com or call TIPP Customer Care at (855) 604-6230 (TTY - 711), Monday - Friday, 7 a.m. - 7 p.m. CT. 	

TIPP Overview (continued)

Premium Costs

Coverage	Costs for Plan Year 2026
Short-term disability	\$0.24 cents per \$100 of monthly salary
Long-term disability	\$0.63 cents per \$100 of monthly salary <ul style="list-style-type: none">• a 7.4% decrease from Plan Year 2025 (\$0.68 cents)

Limitations and Exclusions

Like most disability plans, TIPP has certain limitations and exclusions, or rules, when disability benefits wouldn't be payable.

Scan the QR code to view the Limitations and Exclusions webpage on the TIPP website.



For state agency employees: disability coverage and paid parental leave



What is paid parental leave?

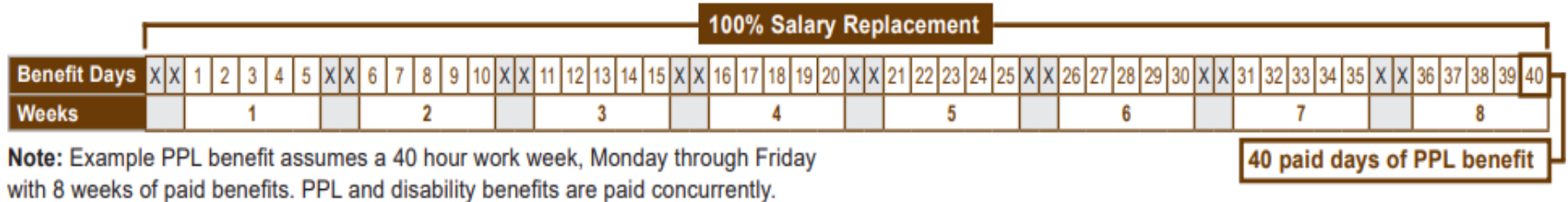
Texas Senate Bill 222 provides 40 paid days to eligible state agency employees who are parents of new children. Paid days are based on the employee's work schedule and not calendar days.

Paid parental leave and TIPP

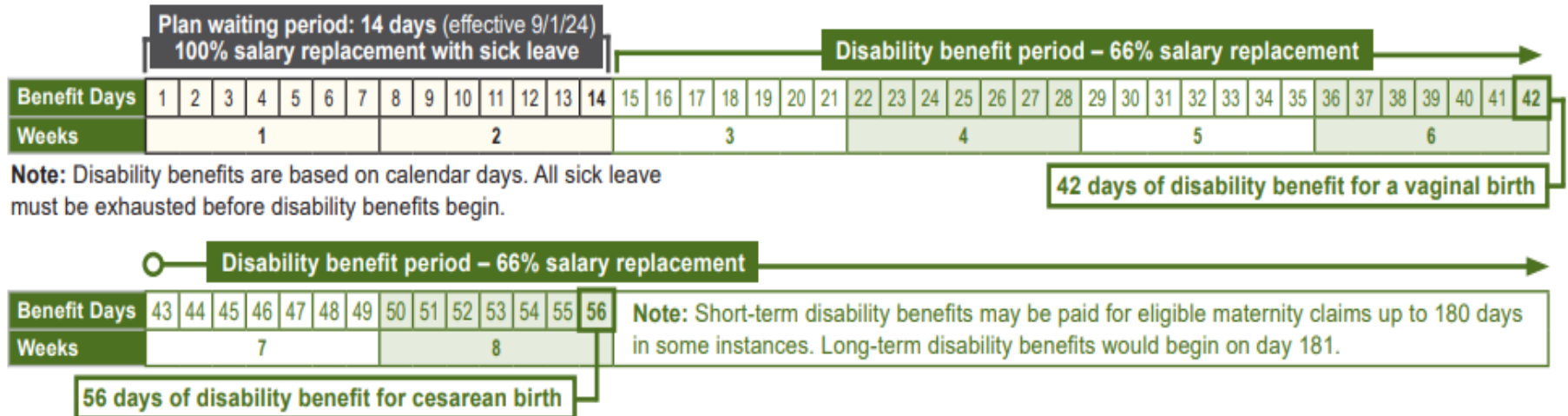
New mothers with eligible short-term disability claims could be paid up to 42 calendar days for vaginal birth and up to 56 calendar days for cesarean birth at the same time as paid parental leave.

Example Eligible Maternity Claim

Paid Parental Leave (PPL) in Paid Days



TIPP Short-Term Disability



Apply for TIPP during your two-week Summer Enrollment phase in three easy steps



1. Log in to your ERS OnLine account at **ers.texas.gov/my-account-login**.
2. Select short-term and/or long-term disability coverage.
3. Complete the evidence of insurability (EOI) process.
 - EOI is used to determine eligibility for disability coverage. You will receive instructions on how to submit your EOI application.



Scan the QR code to link
to view the Summer
Enrollment Fact Sheet.

Evidence of Insurability (EOI)

- EOI is used to determine eligibility for TIPP coverage.
- EOI is required when you apply during your two-week Summer Enrollment phase.
- You **must** start your EOI process through your personal ERS OnLine account. Photocopies are not accepted.
- EOI must be submitted by the last day of Summer Enrollment.
- Your application must be approved before coverage begins. Approval is not guaranteed.



Scan the QR code to view the EOI webpage on the TIPP website.

Your Resources

TIPP Customer Care:

- Toll-free at **(855) 604-6230 (TDD - 711)**,
Monday - Friday, 7 a.m. - 7 p.m. CT
- Learn about TIPP
- Start or follow up on a claim

TIPP Self-Service:

- Located on the top of the TIPP website
- Submit a claim
- Get information on an existing claim
- Upload claim documentation

Your Resources

www.texasincomeprotectionplan.com

TIPP website:

- One stop for TIPP information
- Self-Service Portal
- TIPP Summer Enrollment materials
- Detailed plan documents
- EOI information
- Limitations and exclusions



*Thank
You!*

